UNITED STATES BANKRUPTCY COURT
DISTRICT OF PUERTO RICO

IN RE: CASE NO. 09-10354-MCF
SEVERIANO LUGO ACOSTA
ANA REYES CAMACHO   CHAPTER 13

            DEBTOR (S)

TRUSTEE'S UNFAVORABLE REPORT
ON PROPOSED POST CONFIRMATION PLAN MODIFICATION

TO THE HONORABLE COURT: NOW COMES, José R. Carrión, Chapter 13 Trustee, and very respectfully alleges and prays:

This is the Trustee's position regarding the request, under **11 U.S.C. §1329**, for the confirmation of a Chapter 13 Plan.

Debtor(s)' Income: **Under Median / 36 months commitment period.**   Gen Unsecured Pool: **$0.00**

The **LIQUIDATION VALUE** of the estate has been determined in **$3,049.00**   **R2016 STM**. **$3,000.00**

TOTAL ATTORNEYS FEES THRU PLAN: $2,874.00   Fees paid: $2,874.00   Fees Outstanding: $0.00

With respect to the proposed (amended) Plan dated: **10/18/2011** (Dkt 92**).**   Plan Base: **19,080.00**

The proposed (amended) plan can not be confirmed because it has the following deficiencies:

- Feasibility [§1325(a)(6)]
    Secured creditor RG MORTGAGE claims #1-2 and #2-1 still active to be paid and have not been amend or withdrawn by this creditor, regarding pre petition arrears. Such claims must be amend or an order from Court must be given to Trustee in order to stop disbursements to such claims if mortgage modification process requested by debtor is finally approve.

- Other/Comments
    Debtor must disclosed the source that will be used to pay the closing costs in the amount of $3,746.01 requested by BPPR MORTGAGE regarding mortgage modification loan.

Due to the above described deficiencies in the proposed plan the Trustee Objects to the Confirmation of the same.

CERTIFICATE OF SERVICE: The Chapter 13 Trustee herewith certifies that a copy of this motion has been served via first class mail on the same date it is filed to: the DEBTOR(s), and to her/his/their attorney through CM-ECF notification system.

    In San Juan, Puerto Rico this October 25, 2011.

                                                        /s/ Jose R. Carrion
                                                        _____
                                                        JOSE R. CARRION
                                                        CHAPTER 13 TRUSTEE
                                                        PO Box 9023884, San Juan, PR 00902-3884
ms   Tel. (787) 977-3535 Fax (787) 977-3550